

Affidavit in Support of Objection to Summary Judgment in matter of
Toliver vs. LVNV, Experian Information Solutions, LLC, and TransUnion
LLC, Case No. 4:12-cv-02436-LAKE

My name is Edwin Johansson and I am an Expert Witness in this case. I am of sound mind and over the age of 21.

I specialize in FICO Scoring and Credit Reporting. Over the past ten plus years I have had the unique opportunity to analyze well over 12,000 FICO Scored credit files for the mortgage industry, more specifically the exact scoring models and credit report formats that are evidence in this lawsuit. I understand every FICO scored report that comes across my desk, none are a mystery, and I can explain each and all in great detail.

I am the only Expert Witness in this trial with real world, daily experience in FICO Scoring. I work as a Credit Analyst 50-70 hours a week. Multiple times a day I receive referrals from mortgage lenders, my job is to assist the consumer in meeting credit qualifications in order to be approved for a mortgage loan. Being right about FICO scoring is how I earn a living, the success of my business is a direct reflection of my ability to analyze FICO scored credit report, and predict future scores based on certain data changes. Just about every day I design rapid re-scores. Rapid rescore changes data in 3-5 business days. On only a few occasions in ten years have my designs not produced the minimum FICO score needed and or desired by the consumer to purchase or refinance a home.

This case is extraordinary in that we have five Mortgage Credit Reports dated 10/3/2011, 10/17/2011, 11/1/2011, 4/6/2012, and 6/4/2012. All of these reports have FICO scores, and FICO Reason Codes. FICO Reason Codes are direct feedback from FICO scores. These Reason Codes represent the top four reasons a consumer is not scored higher the moment of the scoring.

The evidence in these credit reports is undeniable and clearly shows the fault to lie on TransUnion and Experian, not only in their failure to perform a reasonable investigation of this LVNV Funding account but most importantly their day to day practices and reliance upon an association created reporting guide book.

Other experts have rebutted my Expert Witness Report, such as John Ulzheimer. He never commented on the 4/6/2012 and 6/4/2012 credit reports, with these reports considered, his points hold no merit as to explaining the dramatic changes in FICO scores Ms. Toliver experienced.

Furthermore, Mr. Ulzheimer has since supplemented his original report. I completely expected him to go into the 4/6/2012 and the 6/4/2012 SARMA reports but he failed to even mention them much less comment on them; he is simply cherry picking.

In his supplemental are covered two topics: (1) FICO Reason Codes and (2) The "OPEN" Account Type.

His comments on the FICO Reason Codes were shocking to me. He stated the below:

"Using them [reason codes] as a way to assign differences in FICO scores is an inappropriate and unsound use as they were not designed to that use and are not calibrated or communicated in a way that they can be used to quantify the reasons for score changes."

Now either he has made this statement as assistance to the defense, or possibly it is the best way for him to avoid commenting on the existence of Reason Code 13, "Time Since Delinquency is Too Recent or Unknown,:" caused by LVNV's reporting or maybe he simply does not understand FICO Reason Codes. All of these are valid reasons in my mind for his comments.

I can state, without hesitation that FICO Reason Codes are the BEST guide to understanding why a consumer is not scored higher and furthermore are a great tool in assisting consumers in increasing their FICO scores. Every day I am analyzing these FICO Reason Codes and thus I am assigning point values to the reason codes based on the current scores.

For Example, let say we have a 640 FICO score and Reason Code 10 is ranked #2; this code in short states that a consumer is using too much of the available credit on a credit card(s). Assume they have a \$500 limit credit card with a \$494 balance, 99% utilization. Lets assume score goal needed is a 680 FICO score to qualify for their loan, well I know that with that credit card to \$5 (less than 8%, not \$0), they will hit that 680 as a starting 640 with #2 ranked code 10 is 40-60 points on that score. And I know this from analyzing before and after reports from my advice over 11 years and this code in particular thousands and thousands of times.

Mr. Ulzheimer then comments about Portfolio Type "Open" and he states that FICO and other credit score developers are not ignorant to the true meaning of the use of "open" and in part I agree. What is not stated here is that LVNV's use of the type "open" is not appropriate, nor accurate, AND it has an impact on FICO scores creating recency of the event. When an account IS a charge-off, it cannot ALSO be open; this is simple accounting. As Mr. Ulzheimer theorizes about this open type, with a grand assumption about all score developers, I on the other hand, see this play out weekly, sometimes daily and this OPEN account type creates inaccurate FICO scores.

Kim Hughes, and J.F. "Chip" Morrow comment on FICO scoring as it pertains to this case, yet each expressed no experience in FICO scoring. Neither should be considered experts in FICO scoring.

Another expert Jean Noonan, as well as all experts mentioned above comment extensively on the Credit Data Industry Association (CDIA) Metro II Guide Book. This 250 pages plus guide instructs all Data Furnishers and Credit Reporting Agencies (CRAs) on how to report on a granular level.

The reliance on this CDIA Metro II guidebook and the assumption that accuracy is defined by following this guidebook is at the heart of this case. Few Americans even know this guide book exists, virtually all the codes used in this guidebook are hidden from consumers and do not exist on credit reports that consumers can get themselves or that lenders pull on consumers when making lending decisions. Because they are hidden consumers cannot dispute these codes as to their accuracy. When discovery comes back from TransUnion and Experian, I am confident we will find other hidden data fields as well. Most importantly their equivalent to "Date Major Delinquency First Reported" which is a field reported to all by Equifax.

The Federal Fair Debt Collection Practices Act (FDCPA) clearly defines 3rd party debt collectors and LVNV Funding is a 3rd party debt collector by this definition.

Yet in this case, per this CDIA metro II guidebook LVNV Funding is instructed to masquerade as a "Factoring Company". There are countless "Factoring Companies" like LVNV Funding reporting to millions of American's credit reports. This reporting "style" and the guide book's mandate to change a debt's characteristics creates reportings that are not accurate and cause undo inaccurate harm to consumer's FICO scores. I see this problem on a daily basis. My Credit Analysts and I have grown to call this "Death by Factoring".

A Factoring Company purchases commercial accounts receivables at a discount. They purchase current accounts receivable based on recently delivered products or services. The receivables are rarely more than 30 days old at the time of the purchase. Factoring companies do not purchase bad debts.

Below is a picture of the LVNV Funding account from the 10/17/2011 SARMA report.

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client			Credit Limit	ECOA	Last Past Due	
LVNV FUNDING	10/11	03/06	3976	5293	O	09	5293
5121 [REDACTED]					I	TU-1 XPN-1	08/11

DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 08/02/2005
FACTORY COMPANY ACCOUNT

Mrs. Toliver is a perfect example of such harm, and all five of the four mentioned mortgage reports show this so clearly to me and a jury must hear this evidence and create a ruling that changes the credit reporting industry, thus instantly assisting millions of Americans with accurate FICO scores. Mortgage and other loans would be approved and millions if not billions of dollars in economic activity will ensue.

Beyond individual's misunderstandings about FICO Scoring, this "Factoring Company" reporting issue is the single biggest reason consumer's FICO scores are not accurate today. I see consumers with these companies on their credit report on a daily basis. And just as Mrs. Toliver their inaccurate damage is reflected in the FICO Scores and FICO Reason Codes for these scores.

The Five SARMA Mortgage Credit Reports and Mrs. Toliver's Credit History

These mortgage reports contain data from all three major CRAs, Experian, TransUnion and Equifax. The San Antonio Retail Merchants Association (SARMA) is a Reseller of CRA data. SARMA reports are used by hundreds of mortgage lenders. SARMA does not manipulate CRA data; they simply present the data as delivered from the CRAs.

Mrs. Toliver was seeking a mortgage loan that required a minimum mid-FICO score (the median of the three CRA FICO scores) of 660. Because her mid-FICO score dropped dramatically from a 694 (Experian's FICO score) on the 10/3/2011 report to a 618 (Experian's FICO score) on the 10/17/2011 report Mrs. Toliver had no alternative but to cancel her mortgage application and thus loose the home she was building.

Mrs. Toliver had perfect credit history up to the summer of 2005 when five credit cards became delinquent and later charged-off. For the next six years Mrs. Toliver had perfect credit history thus no further delinquencies on any account. By late summer of 2011, all five of these debts had been sold to 3rd party debt collectors, one of them was LVNV Funding, and this created a total of ten derogatory reportings. Asset Acceptance Corporation (AAC) purchased three debts, and Cavalry Portfolio purchased another.

Pictured below are the FICO Scores and Reason Codes from the 10/3/2011 report:

Score Information				
<u>XPN/FAIR, ISAAC MODEL II</u>	694	Range 300 to 850	FOR: TOLIVER, DENESE R	
		Score Date: 10/3/2011		XPN-1
38	SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED			
33	PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH			
24	NO RECENT REVOLVING BALANCES			
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED			
	TOO MANY INQUIRIES LAST 12 MONTHS			
<u>EFX FACTA BEACON 5.0</u>	801	Range 300 to 850	FOR: TOLIVER, DENESE R	
		Score Date: 10/3/2011		EFX-1
30	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT			
08	TOO MANY INQUIRIES LAST 12 MONTHS			
05	TOO MANY ACCOUNTS WITH BALANCES			
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED			
<u>TU FICO CLASSIC 04</u>	690	Range 336 to 843	FOR: TOLIVER, DENESE ROCHELLE	
		Score Date: 10/3/2011		TU-1
038	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED			
013	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN			
024	NO RECENT REVOLVING BALANCES			
018	NUMBER OF ACCOUNTS WITH DELINQUENCY			
	INQUIRIES IMPACTED THE CREDIT SCORE			

(On above picture "XPN" is Experian, "EFX" is Equifax, and "TU" is TransUnion)

On this 10/3/2011 SARMA report six of these ten accounts had the notation "Consumer Disputes this Account Information" or "Account Information Disputed by Consumer". When accounts have this statement they are sometimes excluded from the FICO scoring model.

Pictured below are the FICO Scores and Reason Codes from the 10/17/2011 report:

Score Information				
<u>XPN/FAIR, ISAAC MODEL II</u>	618	Range 300 to 850 Score Date: 10/17/2011	FOR: TOLIVER, DENESE R	XPN-1
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 21 AMOUNT PAST DUE TO ACCOUNTS TOO MANY INQUIRIES LAST 12 MONTHS				
<u>EFX FACTA BEACON 5.0</u>	698	Range 300 to 850 Score Date: 10/17/2011	FOR: TOLIVER, DENESE R	EFX-1
39 SERIOUS DELINQUENCY 08 TOO MANY INQUIRIES LAST 12 MONTHS 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED				
<u>TU FICO CLASSIC 04</u>	615	Range 336 to 843 Score Date: 10/17/2011	FOR: TOLIVER, DENESE ROCHELLE	TU-1
038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 018 NUMBER OF ACCOUNTS WITH DELINQUENCY 021 AMOUNT PAST DUE ON ACCOUNTS INQUIRIES IMPACTED THE CREDIT SCORE				

The 10/17/2011 SARMA report shows no accounts with dispute wording. Reason Code 13 and 21 are shown in combination above for both TransUnion and Experian FICO scores; these codes should only reflect an Original Creditor that is past due currently, meaning an open account like a mortgage or an auto loan that is past due one payment or more at the time of scoring. LVNV Funding was triggering these codes and a 3rd party debt collectors reporting accurately will never trigger these FICO Reason Codes.

Pictured below is the TransUnion FICO Score and Reason Codes from the 11/1/2011 AVANTUS report; AVANTUS, like SARMA, is a Reseller and supply reports to mortgage lenders. This report has TransUnion data only but we could expect Experian's score to be over 660 had it been scored also on this day.

Denese R. Toliver FICO Risk Score, Classic (04): 704

Factors: 038, 013, 018, 008

- > Serious delinquency, and public record or collection filed**
- > Time since delinquency is too recent or unknown**
- > Number of accounts with delinquency**
- > Too many inquiries last 12 months**

LVNV Funding was the only account in dispute on this report. And this FICO score is eighty-nine (89) points higher! These eighty-nine (89) points reflect

TEN times MORE damage than a 6 plus year old debt should have had on Mrs. Toliver's FICO score. This credit report isolates the damage the inaccurate LVNV Funding account had on Mrs. Toliver's FICO score.

Pictured below are the FICO Scores and Reason Codes from the 4/6/2011 report:

Score Information			
<u>EFX FACTA BEACON 5.0</u>	684	Range 300 to 850 Score Date: 4/6/2012	FOR: TOLIVER, DENESE R EFX-1
39 SERIOUS DELINQUENCY 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 08 TOO MANY INQUIRIES LAST 12 MONTHS 18 NUMBER OF ACCOUNTS WITH DELINQUENCY			
<u>TU FICO CLASSIC 04</u>	714	Range 336 to 843 Score Date: 4/6/2012	FOR: TOLIVER, DENESE ROCHELLE TU-1
038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 018 NUMBER OF ACCOUNTS WITH DELINQUENCY 008 TOO MANY INQUIRIES LAST 12 MONTHS INQUIRIES IMPACTED THE CREDIT SCORE			
<u>XPN/FAIR, ISAAC MODEL II</u>	663	Range 300 to 850 Score Date: 4/6/2012	FOR: TOLIVER, DENESE R XPN-1
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 21 AMOUNT PAST DUE TO ACCOUNTS 08 TOO MANY INQUIRIES LAST 12 MONTHS			

On this 4/6/2012 SARMA report LVNV remains the only account in dispute. The TransUnion FICO score here is 45 points higher than the 10/17/2011 SARMA report. The charged-off Sears account purchased by LVNV Funding is the only account no longer reporting on this report. LVNV is the only account in dispute and thus not in this FICO score on this report thus the point increase.

Pictured below are the FICO Scores and Reason Codes from the 6/4/2011 report:

Score Information				
<u>TU FICO CLASSIC 04</u>	728	Range 336 to 843	FOR: TOLIVER, DENESE ROCHELLE	
		Score Date: 6/4/2012		TU-1
038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 018 NUMBER OF ACCOUNTS WITH DELINQUENCY 008 TOO MANY INQUIRIES LAST 12 MONTHS INQUIRIES IMPACTED THE CREDIT SCORE				
<u>EFX FACTA BEACON 5.0</u>	777	Range 300 to 850	FOR: TOLIVER, DENESE R	
		Score Date: 6/4/2012		EFX-1
30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 08 TOO MANY INQUIRIES LAST 12 MONTHS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED				
<u>XPN/FAIR, ISAAC MODEL II</u>	697	Range 300 to 850	FOR: TOLIVER, DENESE R	
		Score Date: 6/4/2012		XPN-1
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 08 TOO MANY INQUIRIES LAST 12 MONTHS 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED				

On this report all three AAC Collections, LVNV Funding, and Sears are no longer reporting. The Experian FICO score is up 34.

Attached as A are two charts, one for Experian and one for TransUnion. These charts show all five mortgage report's FICO scores with notes about derogatory accounts and showing Reason Codes for each score.

The 8/2011 "Last Past Due" date on SARMA report dated 10/17/2011

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number					Credit Limit	ECOA	Last Past Due
<u>LVNV FUNDING</u>	10/11	03/06	3976	5293	O	09	5293
5121[REDACTED]					I	<u>TU-1 XPN-1</u>	08/11
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 08/02/2005							
FACTORY COMPANY ACCOUNT							

As you can see in the above LVNV reporting there is a date to the far right of 8/2011. SARMA labels this date Last Past Due. This is the date the delinquency was "First Reported" for Experian's data.

Attached, as Exhibit B, is the full page of the Experian generated report dated September 06, 2011. Below is a partial picture of the LVNV account:

LVNV FUNDING, LLC	Date opened	Type	Credit limit or original amount	Recent balance
PO BOX 10497	Mar 2006	Installment	\$5,275 as of Aug 2011	
GREENVILLE SC 29603	First reported	Terms	Not reported	
Phone number	Aug 2011	1 Months	High balance	
(888) 665 0374	Date of status	Monthly	\$3,975	
Partial account number	Aug 2011	payment		
5121[REDACTED]		Not reported		
Address identification number				
0523696698				
Original creditor CITIBANK SEARS				

As you can see above the "First Reported" date was changed to August 2011, as well as the "Date of Status" was changed to August of 2011. There can be only one First Reported date as that is the date that the account was first reported which would have been accurately reported April 2006. This date changing is part of the reason for the dramatic change in FICO scores and the "false recency" created by this reporting and reflected in the FICO score on the 10/17/2011 SARMA report.

In this same exhibit there is an Account History, and here we see a payment of \$0 added for August 2011.

Account history - If your creditor reported your account balances to the original loan amount for an installment loan. This section also includes:

	AB	Aug11	Jun11	May11	Apr11	Mar11	Feb11	Jan11
AB	AB	5,270	5,234	5,211	5,193	5,171	5,156	5,134
DPR	DPR	ND						
SPA	SPA	ND						
AAP	AAP	0	ND	ND	ND	ND	ND	ND

In a recent repossession with Experian, Dennis McCarty told me that Experian testified that they (Experian or the Data Furnisher) can change these dates, First Reported and Date of Status, to "whatever they want". And if this is truly their policy then how can a consumer ever successfully dispute these dates to what they believe to be accurate? FICO uses these dates in calculating a FICO score and it is important that they are accurate. An accurate First Reported date would be April 2006 and an accurate date of status would be April 2006, which is what Sears reports as show in Exhibit B.

On another note, we see below, and attached as Exhibit C, the results from Experian from Dennis McCarty's dispute to Experian regarding the LVNV account. And we can clearly see, once again, they changed these dates to "Jan 2012". Once again, "whatever they want". This is clearly a procedure and practice by Experian. The Sears debt (the debt LVNV purchased) has accurate dates for these two date data fields. How can it ever be accurate to be anything else but those dates? Furthermore, how can they continue to change them and claim accuracy?

Your accounts that may be considered negative (continued)

LVNV FUNDING, LLC	Date opened	Type	Credit limit or original amount	Recent balance
PO BOX 10497	Mar 2006	Installment		\$5,370 as of Jan 2012
GREENVILLE SC 29603				
Phone number	First reported	Terms	Not reported	
(888) 665 0374	Jan 2012	1 Months	High balance	
Partial account number	Date of status	Monthly	\$3,975	
5121(Jan 2012	payment		
Address identification number			Not reported	
0523696698				
Original creditor CITIBANK SEARS				



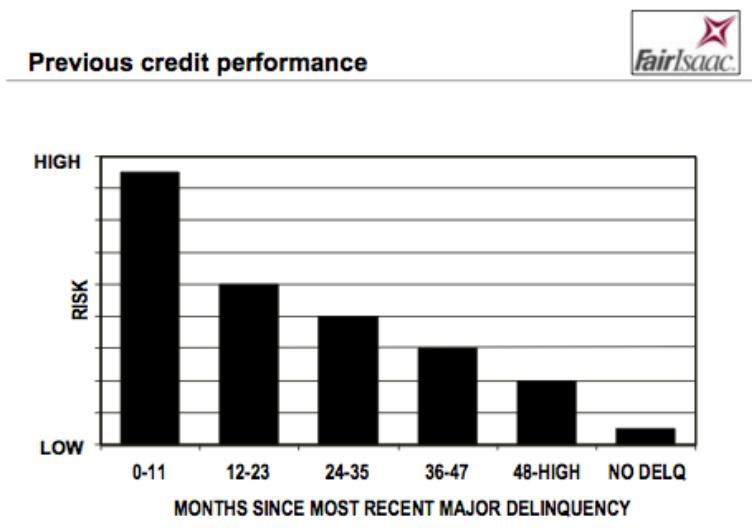
How could LVNV Funding hold so many points?

Fair Isaac Corp (FICO) stated the following in 2005:

"FICO Scores are designed to predict the likelihood that within a 24-month period an individual will become 90 or more days delinquent on one or more credit accounts."

The FICO score is predicting future performance; therefore recent performance will have the biggest bearing on a FICO score. Recent delinquencies hold multiple times more points than the same delinquencies just a few years older.

Here is a chart previously released by FICO showing the power of recent derogatory events on a FICO score:



LVNV Funding's inaccurate reporting was considered by the FICO scoring models as a recent, currently past due, and open account. This is reflected clearly in the 89-point drop as not even a truly recent collection that just reported for the first time could have an 89-point impact on Mrs. Toliver's FICO scores. Yet the debt was not recent at 6 plus years old.

The FICO score treated LVNV Funding as a current open account because it was reported as a Factoring Company and only current account receivables are factored. LVNV Funding was inaccurately reported as a Factoring Company.

LVNV Funding reported with an Account Type of Open and a Rating of Charge-off. Applying business accounting principals an open account is an account in a business's current account receivables. Once a business deems a debt uncollectable the debt is moved to the profit and loss section of the balance sheet. LVNV Funding's reporting as both an open account as well as a charged-off account was not accurate.

"Date of Status" is a date that should mark the day a debt was deemed uncollectable and thus charged-off. The Sears debt purchased by LVNV Funding had this date to be 3/2006 and this date is reflected under "Last Past Due" on the SARMA reports. LVNV Funding reported 8/2011 for this date, this made the LVNV Funding account appear to be a recent delinquency, just two months prior to the 10/2011 credit reports.

"First Reported" should have been at least as old as 4/2006 when LVNV first reported the account; I proclaim that an accurate "First Reported" date of a major delinquency should reflect the day the DEBT itself was first reported as a major delinquency at that would be Sears date of April 2006. Granted in this case, the dates are the same, but had LVNV bought this debt in January of 2007, and first reported it in February of 2007, I still proclaim that the debts' date should remain accurate.

The open date on the Sears account was 10/93, LVNV Funding reports an open date of 3/06; further distortion of this debts characteristics.

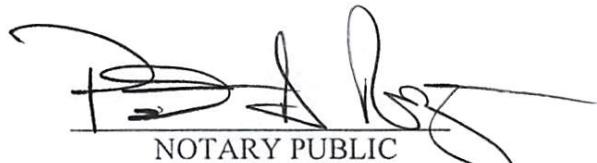
A debt's characteristics must be respected, and always accurately reported and I pray that through this trial, these dates can be defined so that all Americans will know what is accurate. Accuracy will be simple, as all they have to do is understand the details of the debt itself, and no matter how many parties buy and report the debt, it can be accurate per the debt's characteristics.

Accurate lending decisions can only be made with accurately reported debts. FICO scores will only be as accurate as the data used to calculate them is also accurate.



Edwin Johansson
(aka Eddie Johansson)

Sworn to and subscribed before me this 16th day of August 2013.



NOTARY PUBLIC
STATE OF TEXAS

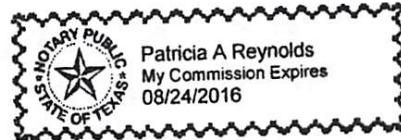


Exhibit A

740

720

700

680

660

640

620

690
694 Midscore

704

714
684 Midscore

728
728 Midscore

TransUnion

10/3/11

10/17/11

11/1/11

4/6/12

6/4/12

Loan Approval
Score=660

In Dispute, NOT In Score:
LVNV Funding/Sears 8/2005

AAC/Express 8/2005

AAC/The Limited 8/2005

AAC/Victoria Secrets 8/2005

In Dispute, NOT In Score:
LVNV Funding/Sears 8/2005

Deleted Accounts:
LVNV Funding – in
dispute/not scored

Sears/CBSD – not in
dispute/scored.

**All ACC Accounts Present
with Past Due Amounts.**

In Dispute:
Cavalry Portfolio/BOA
Sears/CBSD 8/2005

FICO Reason Codes:

38, 13, 18, 21*

FICO Reason Codes:

38, 13, 18, 08

FICO Reason Codes:

38, 18, 08

FICO Reason Codes:

38, 18, 08

*** When Reason Codes 13 and
21 occur together, a very large
decrease in score results.**

720

700

680

660

640

620

600

694

Midscore

663

Midscore

697

Midscore

10/3/11

10/17/11

4/6/12

6/4/12

Loan Approval
Score=660

618
Midscore

No Accounts *In Dispute*

No Accounts *In Dispute*

No Accounts *In Dispute*

In Dispute, NOT In Score:
LVNV Funding/Sears 8/2005
AAC/Express 8/2005
AAC/The Limited 8/2005
AAC/Victoria Secrets 8/2005

In Dispute, NOT In Score:
LVNV Funding/Sears 8/2005
AAC/Express 8/2005
AAC/The Limited 8/2005
AAC/Victoria Secrets 8/2005

In Dispute, NOT In Score:
LVNV Funding/Sears 8/2005
AAC/Express 8/2005
AAC/The Limited 8/2005
AAC/Victoria Secrets 8/2005
LVNV Funding/Sears 8/2005
Sears/CBSD 8/2005

Collections NOT in Dispute:
All ACC Accounts Present with
Past Due Amounts.

Deleted Accounts
LVNV Funding – in dispute/
not scored.
Sears/CBSD – not in
dispute/scored.

In Dispute/IN Scores:
Cavalry Portfolio/BOA
Sears/CBSD 8/2005

FICO Reason Codes:
38, 13, 24, 14

FICO Reason Codes:
38, 13, 18, 21*

FICO Reason Codes:
38, 18, 21, 08

FICO Reason Codes:
38, 08, 33, 14

** When Reason Codes 13 and 21 occur together, a very large decrease in score results.*

Experian

Exhibit B

Prepared for: **DENESE ROCHELLE TOLIVER**
 Date: **September 06, 2011**
 Report number: **2316-1793-00**

Your accounts that may be considered negative (continued)

LVNV FUNDING, LLC
 PO BOX 10497
 GREENVILLE SC 29603
 Phone number (888) 665 0374
 Partial account number 5121 [REDACTED]
 Address identification number 0523696698
 Original creditor CITIBANK SEARS

Payment history

2011

AUG

C

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)

DPR = Date payment received

SPA = Scheduled payment amount (\$)

AP = Actual amount paid (\$)

Status

APR = Actual amount paid (\$)

Feb10

Mar10

Apr10

May10

Jun10

Jul10

Aug10

Sep10

Oct10

Nov09

Dec09

Jan10

Feb10

Mar10

Apr10

May10

Jun10

Jul10

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Exhibit C

Your accounts that may be considered negative (continued)

LNV FUNDING, LLC
PO BOX 10497
GREENVILLE SC 29603
Phone number (888) 665 0374
Partial account number 51210

Address identification number 0523696698
Original creditor CITIBANK SEARS

Payment history

2012

JAN

C

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)

DPR = Date payment received

SFA = Scheduled payment amount (\$)

AAP = Actual amount paid (\$)

Date = Date of payment

Term = Term of payment

High balance = High balance

Monthly = Monthly payment

Not reported = Not reported

Individual = Individual

Closed = Closed. \$0 written off.

Creditor's statement = Purchased by another lender."

This item was updated from our processing of your dispute in Oct 2011.

Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
Mar 2006	Installment	\$5,370 as of Jan 2012	Individual	Status
First reported	Not reported			Collection account. \$5,370 past due as of Jan 2012. This account is scheduled to continue on record until Jun 2012.
Terms				
Jan 2012	1 Months	High balance		
Date of status	Monthly	\$3,975		
Jan 2012	payment			
	Not reported			

Comment

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). This item was updated from our processing of your dispute in Jan 2012.

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117
No phone number available
Partial account number 51210

Address identification number 0523696698
Original creditor CITIBANK SEARS

Payment history

2006

2005

2004

APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG

CO CO ND 120 90 60 30 ND OK OK

CO means Charge-off, April 2006

0051626182